

United States Bankruptcy Court
Eastern District of Virginia

In re **Charles H Nance,
Elizabeth K Nance**

Debtors

Case No. **10-36993**

Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	282,500.00		
B - Personal Property	Yes	5	44,606.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		443,155.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		28,429.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		184,310.36	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			8,523.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			11,239.00
Total Number of Sheets of ALL Schedules		24			
Total Assets			327,106.00		
Total Liabilities				655,894.36	

United States Bankruptcy Court
Eastern District of Virginia

In re **Charles H Nance,
Elizabeth K Nance**

Debtors

Case No. **10-36993**

Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	28,429.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	28,429.00

State the following:

Average Income (from Schedule I, Line 16)	8,523.00
Average Expenses (from Schedule J, Line 18)	11,239.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	8,345.83

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		55,067.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	28,429.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		184,310.36
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		239,377.36

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Location: 5700 Park Avenue, Richmond VA 23226	J	100.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account Union First Market Bank, Ruther Glen, VA Acc't No.: xxxxxx1225	J	900.00
		Checking account Wachovia Bank, Richmond, VA Acc't No.: xxxxxxxx5372	J	175.00
		Checking account Wachovia Bank, Richmond, VA Acc't No.: xxxxxxxx2380	J	323.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Living room: chest (\$80); 2 wing chairs (\$100); rug (\$75); 2 straight backchairs (\$70); mirror (\$100); bookshelf (\$75); sofa (\$150); round table (\$35); 2 lamps (\$80) Location: 5700 Park Avenue, Richmond VA 23226	J	765.00
		TV Room: TV w/ stand (\$); sofa (\$125); chest (\$80); cabinet (\$125); tea cart (\$30); 3 chairs (\$120); 2 side tables (\$20); rocking chair (\$30) Location: 5700 Park Avenue, Richmond VA 23226	J	0.00
		Dining room: table w/ chairs (\$200); corner cupboard (\$150); corner cupboard (\$250); small table (\$75); 3 "nested" tables (\$30)	J	705.00
		Office: Desk (\$95); 2 book shelves (\$200); chair (60); straight chair (\$40) Location: 5700 Park Avenue, Richmond VA 23226	J	395.00

Sub-Total > **3,363.00**
(Total of this page)

4 continuation sheets attached to the Schedule of Personal Property

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Master bedroom: bed (\$70); 2 dressers (\$100); book shelf (\$100); computer stand (\$45); small bookshelf (\$45) 2 bedside tables (\$40) Location: 5700 Park Avenue, Richmond VA 23226	J	400.00
		Second bedroom: bed (\$70); small desk (\$40); dresser (\$50); bookshelf (\$100); chair (\$40); straight chair (\$40); bedside table (\$20) Location: 5700 Park Avenue, Richmond VA 23226	J	360.00
		Third bedroom: bed (\$60); dresser (\$50); chest (\$25); straight chair (\$40); bench (\$15) Location: 5700 Park Avenue, Richmond VA 23226	J	190.00
		Kitchen: refrigerator (\$200); assorted small appliances (\$150); utensils, dishes, pots & pans (\$250) Location: 5700 Park Avenue, Richmond VA 23226	J	600.00
		Deck: grill (\$100); furniture (\$250) Location: 5700 Park Avenue, Richmond VA 23226	J	350.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.		Wedding/engagement rings Location: 5700 Park Avenue, Richmond VA 23226	J	2,485.00
		Fur coat	W	600.00
8. Firearms and sports, photographic, and other hobby equipment.		Guitar (\$300); mandolin (\$400) Location: 5700 Park Avenue, Richmond VA 23226 Instruments used in performances by Co-Debtor and used to generate income	W	700.00
		Fishing equipment (\$300) Location: 5700 Park Avenue, Richmond VA 23226	H	300.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Long term care policy Penn Treaty, 3440 Lehigh Street, Allentown, PA 18103 Policy No.: xxx2763	W	Unknown

Sub-Total > **5,985.00**
(Total of this page)

Sheet 1 of 4 continuation sheets attached
to the Schedule of Personal Property

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
		Long term care insurance Penn Treaty, 3440 Lehigh Street, Allentown, PA 18103 Policy No.: xxx2764	H	Unknown
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		IRA Scott & Stringfellow, 5238 Monticello Avenue, Williamsburg, VA 23188 Acct No.: xxxx1834	W	198.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Stock account Scott & Stringfellow, 5238 Monticello Ave, Williamsburg, VA 23188 Acct No.: xxxx4859	W	37.00
		Nance Law Firm, 3900 Westerre Parkway, Suite 300, Henrico, VA 23233	H	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.		Accounts receivable to Charles Nance, attorney Location: 5700 Park Avenue, Richmond VA 23226	J	1,250.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > **1,485.00**
(Total of this page)

Sheet **2** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Ford Expedition with 58,700 miles Location: 5700 Park Avenue, Richmond VA 23226	H	24,710.00
		2002 Lexus Sport Utility, RX 300, with 128,000 miles Location: 5700 Park Avenue, Richmond VA 23226	W	8,225.00
		1990 Chevrolet Location: 5700 Park Avenue, Richmond VA 23226	W	500.00
		1984 Dodge pickup, 250,000 miles Location: 5700 Park Avenue, Richmond VA 23226 Value based on 1990, oldest year for which a listing was available	H	338.00
26. Boats, motors, and accessories.	X			

Sub-Total > **33,773.00**
(Total of this page)

Sheet **3** of **4** continuation sheets attached
to the Schedule of Personal Property

In re **Charles H Nance,
Elizabeth K Nance**

Case No. 10-36993

Debtors

SCHEDULE B - PERSONAL PROPERTY - AMENDED
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. §522(b)(2)☒ 11 U.S.C. §522(b)(3)☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking account Union First Market Bank, Ruther Glen, VA Acc't No.: xxxxxx1225	Va. Code Ann. § 34-4	900.00	900.00
Checking account Wachovia Bank, Richmond, VA Acc't No.: xxxxxxxx5372	Va. Code Ann. § 34-4	175.00	175.00
Checking account Wachovia Bank, Richmond, VA Acc't No.: xxxxxxxx2380	Va. Code Ann. § 34-4	323.00	323.00
Household Goods and Furnishings			
Living room: chest (\$80); 2 wing chairs (\$100); rug (\$75); 2 straight backchairs (\$70); mirror (\$100); bookshelf (\$75); sofa (\$150); round table (\$35); 2 lamps (\$80) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	765.00	765.00
Dining room: table w/ chairs (\$200); corner cupboard (\$150); corner cupboard (\$250); small table (\$75); 3 "nested" tables (\$30)	Va. Code Ann. § 34-26(4a)	705.00	705.00
Office: Desk (\$95); 2 book shelves (\$200); chair (60); straight chair (\$40) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	395.00	395.00
Master bedroom: bed (\$70); 2 dressers (\$100); book shelf (\$100); computer stand (\$45); small bookshelf (\$45) 2 bedside tables (\$40) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	400.00	400.00
Second bedroom: bed (\$70); small desk (\$40); dresser (\$50); bookshelf (\$100); chair (\$40); straight chair (\$40); bedside table (\$20) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	360.00	360.00
Third bedroom: bed (\$60); dresser (\$50); chest (\$25); straight chair (\$40); bench (\$15) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	190.00	190.00
Kitchen: refrigerator (\$200); assorted small appliances (\$150); utensils, dishes, pots & pans (\$250) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	600.00	600.00

In re **Charles H Nance,
Elizabeth K Nance**Case No. **10-36993**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Deck: grill (\$100); furniture (\$250) Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(4a)	350.00	350.00
<u>Furs and Jewelry</u> Wedding/engagement rings Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(1a)	2,485.00	2,485.00
Fur coat	Va. Code Ann. § 34-4	600.00	600.00
<u>Firearms and Sports, Photographic and Other Hobby Equipment</u> Guitar (\$300); mandolin (\$400) Location: 5700 Park Avenue, Richmond VA 23226 Instruments used in performances by Co-Debtor and used to generate income	Va. Code Ann. § 34-26(7)	700.00	700.00
<u>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</u> IRA Scott & Stringfellow, 5238 Monticello Avenue, Williamsburg, VA 23188 Acct No.: xxxx1834	Va. Code Ann. § 34-34	198.00	198.00
<u>Accounts Receivable</u> Accounts receivable to Charles Nance, attorney Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-4	1,250.00	1,250.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2002 Lexus Sport Utility, RX 300, with 128,000 miles Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-26(8) Va. Code Ann. § 34-4	2,000.00 2,747.00	8,225.00
1990 Chevrolet Location: 5700 Park Avenue, Richmond VA 23226	Va. Code Ann. § 34-4	500.00	500.00
1984 Dodge pickup, 250,000 miles Location: 5700 Park Avenue, Richmond VA 23226 Value based on 1990, oldest year for which a listing was available	Va. Code Ann. § 34-4	338.00	338.00

Total:

15,981.00**19,459.00**Sheet 1 of 1 continuation sheets attached to the Schedule of Property Claimed as Exempt

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Charles H Nance
Elizabeth K Nance**

Debtor(s)

Case No. **10-36993**

Chapter **7**

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I certify under penalty of perjury that the foregoing Amended Summary of Schedules and the Amended Schedules B and C are true and correct.

Date **November 22, 2010**

Signature **/s/ Charles H Nance**

Charles H Nance

Debtor

Date **November 22, 2010**

Signature **/s/ Elizabeth K Nance**

Elizabeth K Nance

Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
Eastern District of Virginia**

In re **Charles H Nance
Elizabeth K Nance**

Debtor(s)

Case No. **10-36993**
Chapter **7**

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

- ☐ Involuntary/Voluntary Petition [*Specify reason for amendment: _____*]
Check if applicable: ☐ Soc. Sec. No. amended. [*If applicable: An original, signed Official Form 21 was marked/hand-delivered to the Clerk's office on _____.**]
- ☒ Summary of Schedules (Includes Statistical Summary of Certain Liabilities and Related Data)
- ☐ Schedule A - Real Property
- ☒ Schedule B - Personal Property
- ☒ Schedule C - Property Claimed as Exempt
- ☐ **Schedule D, E, or F, and/or list of Creditors or Equity Holders - REQUIRES COMPLIANCE WITH LOCAL RULE 1009-1 (\$26.00 fee required if adding or deleting pre-petition creditors, changing amounts owed or classification of debt.) Check applicable statement(s):**
- ☐ **Creditor(s) added** ☐ **Creditor(s) deleted**
- ☐ **Change in amounts owed or classification of debt**
- ☐ **No pre-petition creditors added/deleted, or amounts owed or classification of debt changed.** [Docket: Amended Schedule(s) and/or Statement(s), List(s)-NO FEE]
- ☐ **Post-petition creditors added (Schedule of Unpaid Debts)**
- ☐ **REMINDER: Conversion of Chapter 13 to Chapter 7 - only file Schedule of Unpaid Debts.**
- ☐ Schedule G- Executory Contracts and Unexpired Leases
- ☐ Schedule H - Codebtors
- ☐ Schedule I - Current Income of Individual Debtor(s)
- ☐ Schedule J - Current Expenditures of Individual Debtor(s)

[NOTE: The form "NOTICE TO CREDITOR(S) (RE AMENDMENT)" is still required when adding or deleting creditors.

***Amendment of debtor(s) Social Security Number requires that a hard copy of this cover sheet together with a completed Official Form 21 - Statement of Social Security Number(s) be submitted to the Clerk's Office for entry of the amended Social Security Number into the Court's database.]**

- ☐ Statement of Financial Affairs
- ☐ Chapter 7 Individual Debtor's Statement of Intention
- ☐ Chapter 11 List of Equity Security Holders
- ☐ Chapter 11 List of Creditors Holding 20 Largest Unsecured Claims
- ☐ Disclosure of Compensation of Attorney for Debtor
- ☐ Other: _____

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a) and Local Rule 1009-1, I certify that notice of the filing of the amendment(s) checked above has been given this date to the United States Trustee, the trustee in this case, and to any and all entities affected by the amendment as follows: all creditors as listed on the attached matrix.

Date: **November 23, 2010**

/s/ Joe B. Lamb, Jr.

Attorney for Debtor(s) [or *Pro Se* Debtor(s)]

State Bar No.: **20108**

Mailing Address: **Joe B. Lamb, Jr.**

**10132 West Broad Street
Glen Allen, VA 23060**

Telephone No.: **(804) 935-0000**

I, **Charles H Nance , Elizabeth K Nance** certify under penalty of perjury that the amended forms herein are accurate and true to the best of my knowledge and belief.

Date: **November 22, 2010**

/s/ Charles H Nance

/s/ Elizabeth K Nance

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division

In re: Charles H. Nance

Case No.: 10-36993

Elizabeth K. Nance

Debtors

Chapter 13

CERTIFICATE OF SERVICE

I hereby certify that on November 23, 2010, a copy of the Amended Summary of Schedules, Amended Schedules B and C, were served electronically or by regular United States mail to all interested parties, the Office of the U.S. Trustee, the Chapter 7 Trustee, and all creditors as listed on the attached matrix.

/s/ Joe B. Lamb, Jr.

Joe B. Lamb, Jr.

VSB 20108

10132 West Broad Street

Glen Allen, VA 23060

(804) 935-0000

Joe B. Lamb, Jr.

VSB 20108

10132 West Broad Street

Glen Allen, VA 23060

(804) 935-0000

(804) 747-5576 (FAX)

American Express
c/o Becket and Lee LLP
P.O. Box 3001
Malvern, PA 19355

Bank Of America
4060 Ogletown/Stanton Rd
Newark, DE 19713

BB & T
Bankruptcy Dept
P.O. Box 1566
Manitowoc, WI 54221

BB&T
Bankruptcy Dept
P.O. Box 1566
Manitowoc, WI 54221

Business Suites Ltd
3900 Westerre Parkway
Suite 300
Henrico, VA 23233

Capital One, N.a.
C/O American Infosource
Po Box 54529
Oklahoma City, OK 73154

Chase
201 N. Walnut St//De1-1027
Wilmington, DE 19801

Chase-pier1
Attn: Recovery
Po Box 15298
Wilmington, DE 19850

Chippenham JW Med Ctrs
P.O. Box 13620
Richmond, VA 23225-8620

Citibank Usa
Attn.: Centralized Bankruptcy
P.O. Box 20363
Kansas City, MO 64195

City of Richmond
Tax Assessment Unit
P.O. Box 26505
Richmond, VA 23261-6505

Connects Federal Credit Union
7700 Shrader Road
Henrico, VA 23228

Credit First
P.O. Box 818011
Cleveland, OH 44181

Dell Financial Services
Attn: Bankruptcy Dept.
Po Box 81577
Austin, TX 78708

Dept Of Ed/sallie Mae
Po Box 9635
Wilkes-barre, PA 18773

First Horizon Home Loans
First Tennessee Bank
P.O. Box 1469
Knoxville, TN 37901

GEMB / Old Navy
Attention: Bankruptcy
Po Box 103104
Roswell, GA 30076

GEMB/Belk
P.O. Box 981491
El Paso, TX 79998

GEMB/JCP
Attention: Bankruptcy
P.O. Box 103104
Roswell, GA 30076

GEMB/Walmart
Attn: Bankruptcy
P.O. Box 103104
Roswell, GA 30076

Integrity Financial Partners
4370 W 109th Street
Suite 100
Overland Park, KS 66211

IRS
Department of the Treasury
Philadelphia, PA 19154-0030

Macys/fdsb
Macy's Bankruptcy
Po Box 8053
Mason, OH 45040

Margolis, Pritzker, Epstein
110 West Road
Suite 222
Towson, MD 21204

MetLife Home Loans
4000 Horizon Way
Suite 100
Irving, TX 75063

NCO
Po Box 790113
St. Louis, MO 63149

NCO
507 Prudential Road
Horsham, PA 19044

Nordstrom FSB
Attn: Bankruptcy Dept
P.O. Box 6566
Englewood, CO 80155

Phar/cbsd
Po Box 6497
Sioux Falls, SD 57117

Sallie Mae
Attn: Claims Dept
Po Box 9500
Wilkes Barre, PA 18773

Sears/CBSD
133200 Smith Rd
Cleveland, OH 44130

Spiegel
Attn: Bankruptcy
Po Box 9428
Hampton, VA 23670

The Advisors Forum
Wealth Counsel, LLC
2110 Luann Lane, Ste 101
Madison, WI 53713

TNB-VISA
P.O. Box 560284
Dallas, TX 75356

Us Dept Of Education
Attn: Borrowers Service Dept
Po Box 5609
Greenville, TX 75403

Victoria's Secret
Po Box 182124
Columbus, OH 43218

Wachov/ftu
Attn: Bankruptcy
Po Box 13765
Roanoke, VA 24037

Wealth Counsel, LLC
P.O. Box 44403
Madison, WI 53744

West Asset Management, Inc.
P.O. Box 2308
Sherman, TX 75091-2308

Wf Fin Bank
Wells Fargo Financial
4137 121st St
Urbandale, IA 50323

Wfnnb/ann Taylor
Po Box 182273
Columbus, OH 43218

WFNNB/Dress Barn
P.O. Box 182686
Columbus, OH 43218

Zwicker & Associates, PC
80 Minuteman Rd
Andover, MA 01810-1008

Office of the U.S. Trustee
701 East Broad Street
Suite 4304
Richmond, VA 23219

Harry Shaia, Jr.
Chapter 7 Trustee
8550 Mayland Drive
Richmond, VA 23294